

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 17-15925-elf

Kenneth C. Weaverling, Jr. Chapter 13

Virginia Stanley
Debtors

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: Jan 06, 2023 Form ID: 3180W Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2023:

Recip ID db/jdb	Recipient Name and Address + Kenneth C. Weaverling, Jr., Virginia Stanley, 5909 Telegraph Road, Elkton, MD 21921-2954
13990365	+ Fulton Bank NA, c/o Eisenberg, Gold & Agrawal PC, Douglas J. Ferguson, Esq., 1040 Kings Hwy. N., Ste. 200, Cherry Hill, NJ 08034-1925
14041096	+ Fulton Bank, NA, Eisenberg, Gold & Agrawal, P.C., 1040 N. Kings Highway, Ste 200, Cherry Hill, NJ 08034-1925
14062253	Nationstar Mortgage LLC, dba Mr. Cooper, P.O.Box 619094, Dallas, TX 75261-9741

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID smg	Notice Type: Email Address Email/Text: megan.harper@phila.gov	Date/Time	Recipient Name and Address
Sing		Jan 07 2023 00:11:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 07 2023 05:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 07 2023 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14034772	Email/PDF: resurgentbknotifications@resurgent.com	Jan 07 2023 00:15:18	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14019830	+ EDI: BANKAMER2.COM	Jan 07 2023 05:04:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14014015	Email/PDF: bncnotices@becket-lee.com	Jan 07 2023 00:15:37	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14011614	+ Email/Text: bankruptcycollections@citadelbanking.com	Jan 07 2023 00:11:00	Citadel Federal Credit Union, 520 Eagleview Blvd, Exton, PA 19341-1119
13988350	+ Email/Text: bankruptcy@pepcoholdings.com	Jan 07 2023 00:11:00	Delmarva Power & Light Co., Bky. Div., 5 Collins Dr., Ste. 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
13986574	+ Email/Text: camanagement@mtb.com	Jan 07 2023 00:11:00	M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
14007887	EDI: PRA.COM	Jan 07 2023 05:04:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14038244	EDI: Q3G.COM	Jan 07 2023 05:04:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14280641	+ Email/Text: bkelectronicnoticecourtmail@computershare.co	om Jan 07 2023 00:11:00	Specialized Loan Servicing LLC, 8742 Lucent

Blvd, Suite 300, Highlands Ranch, Colorado

80129-2386

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14013064 EDI: AIS.COM

Jan 07 2023 05:04:00

Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2023 at the address(es) listed below:

Name Email Address

BRIAN CRAIG NICHOLAS

 $on \ behalf \ of \ Creditor \ Nationstar \ Mortgage \ LLC \ d/b/a \ Mr. \ Cooper \ bnicholas @kmllawgroup.com \ bkgroup \$

BRIAN CRAIG NICHOLAS

on behalf of Creditor CITI MORTGAGE INC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

CHRISTOPHER M. MCMONAGLE

on behalf of Creditor M&T Bank cmcmonagle@timoneyknox.com bkecf@sterneisenberg.com

DANIELLE MARIE KARCICH

on behalf of Creditor M&T Bank dkarcich@mccarter.com

DOUGLAS JAMES FERGUSON

on behalf of Creditor Fulton Bank NA dferguson@egalawfirm.com, ebecker@egalawfirm.com

JEROME B. BLANK

on behalf of Creditor Wells Fargo Bank N.A. jblank@pincuslaw.com

JODI L. HAUSE

on behalf of Creditor Wells Fargo Bank N.A. jodi.hause@phelanhallinan.com, paeb@fedphe.com

KENNETH E. WEST

 $ecfemails@ph13trustee.com\ philaecf@gmail.com$

KEVIN G. MCDONALD

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmllawgroup.com

MARIO J. HANYON

on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

STANLEY E. LUONGO, JR.

 $on\ behalf\ of\ Debtor\ Kenneth\ C.\ Weaverling\ Jr.\ stan.luongo@luongobellwoar.com,\ nicole.werner@luongobellwoar.com$

STANLEY E. LUONGO, JR.

on behalf of Joint Debtor Virginia Stanley stan.luongo@luongobellwoar.com nicole.werner@luongobellwoar.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

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TOTAL: 13

Information to identify the case:

Debtor 1 Kenneth C. Weaverling Jr.

First Name Middle Name Last Name

Debtor 2 Virginia Stanley

(Spouse, if filing)

First Name Middle Name Last Name

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 17-15925-elf

Social Security number or ITIN xxx-xx-4785

EIN ____

Social Security number or ITIN xxx-xx-3475

EIN __-___

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth C. Weaverling Jr. Virginia Stanley

1/5/23 By the court: Eric L. Frank

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.